

Information to identify the case:

Debtor 1	<u>Michael J. McConville</u>	Social Security number or ITIN	xxx-xx-9031
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kristine D. McConville</u>	Social Security number or ITIN	xxx-xx-9042
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	16-33774-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael J. McConville

Kristine D. McConville

2/16/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael J. McConville
 Kristine D. McConville
 Debtors

Case No. 16-33774-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 77

Date Rcvd: Feb 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2018.
 db/jdb

+Michael J. McConville, Kristine D. McConville, 118 St. Regis Drive,
 West Deptford, NJ 08096-3931

516547838 +A-1 Collections, 2297 State Highway 33, Suite 906, Hamilton Square, NJ 08690-1717
 516547839 +ABC Supply Co., Inc., 2201 Mt. Ephraim Avenue, #8, Camden, NJ 08104-3232
 516547846 +AR Resources, Inc., 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
 516547840 Account Resolution Services, PO Box 459079, Sunrise, FL 33345-9079
 516547843 +American Dental Concepts, 1450 Clements Bridge Road, Deptford, NJ 08096-3067
 516547844 +Andrew J. Kelly, 122 Princeton Avenue, Woodbury, NJ 08096-3124
 516547845 Apex Asset Management, 2501 Oregon Pike Ste 120, Lancaster, PA 17601-4890
 516732378 Apex Asset Management, LLC, Michael Bronstein DMD, PO Box 5407, Lancaster, PA 17606-5407
 516547848 +Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
 516547850 +Bradco Supply Company, 80 Old Mills Road, Towanda, PA 18848-8192
 516547851 +Cach, LLC, 4500 Cherry Creek Drive S, Ste #700, Denver, CO 80246-1534
 516547855 +Carmen A. Malignaggi, Esquire, 25 Newton Avenue, Woodbury, NJ 08096-4608
 516547857 +DiMarino-Kroop-Prieto, GI Associates, 26 E Red Bank Avenue, Woodbury, NJ 08096-1611
 516744882 +Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave,
 Oklahoma City, OK 73118-7901

516547858 +Doylestown Emergency Assoc P, 595 W State Street, Doylestown, PA 18901-2554
 516547859 Eastern Account System I, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
 516547860 +Emerg Care Services of NJ, PA, 2620 Ridgewood Rd Ste 300, Akron, OH 44313-3500
 516547861 +First American Real Estate Tax Service, 1 First American Way, Santa Ana, CA 92707-5913
 516547863 +Gregory S. Maslow, MD, FAAOS, 1007 Mantua Pike, Woodbury, NJ 08096-3963
 516547867 +Joseph & Dena Persichetti, 201 Monroe Avenue, Mantua, NJ 08051-1111
 516547868 +KML Law Group, PC, 216 Haddon Ave Ste 406, Collingswood, NJ 08108-2812
 516547869 #+Liberty Roofing Center, 235 Alpha Drive, Suite 202, Pittsburgh, PA 15238-2940
 516547870 +Linda Moles, 4 East Berwin Way, Mount Laurel, NJ 08054-3013
 516547874 #+Mary Matson, 32 Fostertown Lane, Mullica Hill, NJ 08062-2204
 516547875 +Michael Bowen, 1112 Simpson Avenue, National Park, NJ 08063-1442
 516547876 +Michael Bronstein, DMD, 1040 Cooper St, Deptford, NJ 08096-3015
 516547877 +Michelle Mulnick, 5 N. Betsy Court, Glendora, NJ 08029-1738
 516547882 NJ Dept of Labor & Workforce Development, 1 John Fitch Plaza, PO Box 110,
 Trenton, NJ 08625-0110

516547878 +National Check Trust, 2811 Corporate Way, Hollywood, FL 33025-3972
 516547880 +New Jersey Attorney General Office, Division of Law, Richard J. Hughes Complex,
 25 Market Street, PO Box 112, Trenton, NJ 08625-0112

516547883 +Pressler & Pressler, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
 516547884 Pro Build East LLC, 900 West Trade Street, Suite 715, Charlotte, NC 28202-1144
 516547885 Remex, Inc., 307 Wall St, Princeton, NJ 08540-1515
 516764273 +Residential Mortgage Solution LLC, c/o BSI Financial Services, 1425 Greenway Drive, #400,
 Irving, TX 75038-2480

516547887 +Robert E. Verdinelli, c/o Puff & Cockerill LLC, PO Box 684, Woodbury, NJ 08096-7684
 516547888 +Ronald M. MacFarland, Esquire, PO Box 542, Eldora, NJ 08270-0542
 516547889 +Ronald Zeck, 33 E Rattling Run Road, Mickleton, NJ 08056-1427
 516547893 +SPS Mechanical Inc., 68 Paulsboro Road, Suite 1, Woolwich, NJ 08085-1364
 516547881 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: New Jersey Division of Taxation,
 Compliance & Enforcement - Bkrptcy Unit, 50 Barrack Street, 9th Floor, PO Box 245,
 Trenton, NJ 08695)

516547890 +South Harrison Self Storage, 500 Tomlin Station Road, Mullica Hill, NJ 08062-9503
 516547891 South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
 516547892 +Specialized Loan Servicing, 8742 Lucent Blvd Ste 300, Littleton, CO 80129-2386
 516744449 +State of New Jersey, Division of Employer Accounts, PO Box 379, Trenton, NJ 08625-0379
 516547894 +Sunrise Credit Services, 234 Airport Plaza Blvd Ste 4, Farmingdale, NY 11735-3938
 516547895 +T and T Flooring Co., 741 Creek Road, Bellmawr, NJ 08031-2422
 516547896 +Teesdale Waste Removal & Recycling Serv, 211 Blackwood Barnsboro Road,
 Sewell, NJ 08080-4203

516547897 +Thomas Jamison, 8325 Wessex Drive, Pennsauken, NJ 08109-3529
 516547898 +Township of East Greenwich, 159 Democrat Road, Mickleton, NJ 08056-1279
 516547899 +Township of West Deptford, 400 Crown Point Road, Thorofare, NJ 08086-2146
 516547900 +Trident Asset Management, PO Box 888424, Atlanta, GA 30356-0424
 516547901 +United Tranzations, 2811 Corporate Way, Miramar, FL 33025-3972
 516547902 +Universal Supply Co Inc., 582 South Egg Harbor Road, Hammonton, NJ 08037-3341
 516547904 +Wayne Jones, Jr., 172 Kayla Drive, Mount Royal, NJ 08061-1049
 516547905 +Weir & Partners LLP, 215 Fries Mill Road, 2nd Floor, Turnersville, NJ 08012-2021
 516547906 Woodbury Hardware Inc., 617 N Broad Street, Woodbury, NJ 08096
 516547907 +Woolwich Sand and Gravel LLC, 2036 Oldmans Creek Rd, Swedesboro, NJ 08085-3023

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 3
Total Noticed: 77

Date Rcvd: Feb 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 16 2018 23:35:02 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 16 2018 23:34:59 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516547841 +E-mail/Text: equiles@philapark.org Feb 16 2018 23:35:54 ACS Inc., PO Box 41818,
Philadelphia, PA 19101-1818
516547842 EDI: AFNIRECOVERY.COM Feb 16 2018 23:13:00 Afni, Inc., PO Box 3427,
Bloomington, IL 61702-3427
516547847 EDI: ACCE.COM Feb 16 2018 23:13:00 Asset Acceptance, PO Box 2036, Warren, MI 48090-2036
516547852 +E-mail/Text: clientrep@capitalcollects.com Feb 16 2018 23:36:07 Capital Collection Service,
PO Box 150, West Berlin, NJ 08091-0150
516547853 +E-mail/Text: Jodi.b@consumerrecovery.com Feb 16 2018 23:35:58 Capital Recovery Systems,
310 South Street, Plainville, MA 02762-1547
516547854 EDI: CHASE.COM Feb 16 2018 23:13:00 Cardmember Service, PO Box 15298,
Wilmington, DE 19850-5298
516547864 +EDI: IIC9.COM Feb 16 2018 23:13:00 I.C. System Inc., PO Box 64378,
Saint Paul, MN 55164-0378
516547865 EDI: IRS.COM Feb 16 2018 23:13:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
516547866 +E-mail/Text: vivian@interstatecredit.net Feb 16 2018 23:35:25
Interstate Credit and Collection, 21 W Farnace Street, Norristown, PA 19401-3300
516758690 EDI: RESURGENT.COM Feb 16 2018 23:13:00 LVNV Funding LLC, C/O Resurgent Capital Services,
P.O. Box 10675, Greenville, SC 29603-0675
516547872 EDI: RESURGENT.COM Feb 16 2018 23:13:00 LVNV Funding, LLC, PO Box 10497,
Greenville, SC 29603-0497
516606554 EDI: RESURGENT.COM Feb 16 2018 23:13:00 LVNV Funding, LLC its successors and assigns as,
assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
516547871 EDI: RMSC.COM Feb 16 2018 23:13:00 Lowe's Home Centers Inc., 1000 Lowes Boulevard,
 Mooresville, NC 28117-8520
516715787 +EDI: MID8.COM Feb 16 2018 23:13:00 MIDLAND FUNDING LLC, PO BOX 2011,
WARREN, MI 48090-2011
516547873 EDI: TSYS2.COM Feb 16 2018 23:13:00 Macy's, Bankruptcy Processing, PO Box 8053,
Mason, OH 45040-8053
516547879 +E-mail/PDF: bankruptcy@ncfsi.com Feb 16 2018 23:31:51 New Century Financial Services,
110 S Jefferson Rd #104, Whippany, NJ 07981-1038
516547886 +E-mail/Text: asmith@marcuslaw.net Feb 16 2018 23:35:33 Robert Caione,
c/o Scott H. Marcus, Esquire, 121 Johnson Road, Turnersville, NJ 08012-1758
516547903 +EDI: VERIZONEAST.COM Feb 16 2018 23:13:00 Verizon, 500 Technology Dr Ste 550,
Weldon Spring, MO 63304-2225

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516547849 Ben Abdllkaderkais
516547862 George Long
516625432 US Bank Cust for PC4 Firsttrust
516685761* +Robert E. Verdinelli, c/o Puff & Cockerill LLC, P.O. Box 684, Woodbury, NJ 08096-7684
516683700* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
516547856 ##+Commercial Acceptance Co, 2 W Main St, Camp Hill, PA 17011-6326

TOTALS: 3, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin
Form ID: 318

Page 3 of 3
Total Noticed: 77

Date Rcvd: Feb 16, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2018 at the address(es) listed below:

Andrew Sklar on behalf of Trustee Andrew Sklar andy@sklarlaw.com,
NJ43@ecfcbis.com;dolores@sklarlaw.com
Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Denise E. Carlon on behalf of Creditor Residential Mortgage Solution LLC
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gary D. Thompson on behalf of Creditor Ronald E Zeck, Jr. gdt1951@comcast.net
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Linda S. Fossi on behalf of Creditor US Bank Cust for PC4 Firsttrust lfossi@zeitzlawfirm.com,
gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com
Rex J. Roldan on behalf of Joint Debtor Kristine D. McConville roldanlaw@comcast.net,
r43760@notify.bestcase.com
Rex J. Roldan on behalf of Debtor Michael J. McConville roldanlaw@comcast.net,
r43760@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9